

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

Toyota Motor Credit Corporation



Order Filed on August 21, 2018
by Clerk, U.S. Bankruptcy
Court - District of New Jersey

In Re:

Angelita Rivera, Alex Baez

Debtor.

Case No.: 18-10234 SLM

Adv. No.:

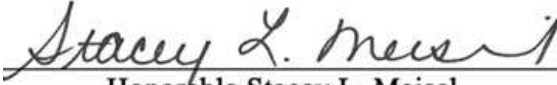
Hearing Date: 7/11/18

Judge: Stacey L. Meisel

ORDER CURING ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: August 21, 2018


Honorable Stacey L. Meisel
United States Bankruptcy Judge

(Page 2)

Debtors: Angelita Rivera , Alex Baez

Case No: 18-10234 SLM

Caption of Order: ORDER CURING ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located 2017 TOYOTA CAMRY, VIN: 4T1BD1FK4HU225274, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esq., attorney for Debtor, and the parties having consensually resolved the motion and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 20, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2018 through July 2018 for a total post-petition default of \$3,618.02 (7 @ \$516.86); and

It is further **ORDERED, ADJUDGED and DECREED** that a lump sum of \$1,800.00 is to be paid to the Secured Creditor by July 20, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,818.02 will be paid over six months by Debtor remitting \$303.00 per month for five months and \$303.02 for one month in addition to the regular monthly payment, which additional payments shall begin on August 20, 2018 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular payments are to resume August 20, 2018, directly to Secured Creditor care of its servicer, TMCC P.O. Box 5855 Carol Stream, IL 60197-5855; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan, and that this motion is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Angelita Rivera
Debtor

Case No. 18-10234-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 24, 2018.

db +Angelita Rivera, 43 Palisade Avenue, Garfield, NJ 07026-3107

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 24, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 22, 2018 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
cwohlab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance, a division of Capital
One, N.A. Department jschwartz@mesterschwartz.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcdonald@blankrome.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low on behalf of Debtor Angelita Rivera rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7